



EXHIBIT 2  
DATE 3-19-07  
SB 387  
MONTANA  
CANCER CONTROL  
COALITION

**Support SB 387 - Sponsored by Senator Squires  
"Just Tell Before You Sell"  
Disclosure of coverage for cancer screenings**

**There is almost no way to find out what cancer screenings are covered before consumers choose and buy health insurance.**

- NOT in sales materials
- NOT on state required form
- NOT on company web sites
- NOT even by telephoning insurance companies
- Try it yourself!

**Coverage for cancer screening is the Number 1 concern people have when the subject is detecting cancer early.**

**We know that cancer screenings save lives.** For example, if colon cancer is diagnosed at an early stage, 5 year survival is over 90%. Diagnosed late, 5 year survival drops to only 9%.

**Coverage for screenings can vary a lot.** Not every insurance company covers screening for colon cancer – that's important to know before you sign up with a year-long contract.

**This bill merely requires disclosure before purchase.** Specific disclosure is needed because consumers don't know what an insurance company is going to decide it means later – after making the purchase, it is too late. "General" information about cancer screenings is not useful – It doesn't tell consumers: Which tests are covered? At what age? Once a year or once every 10 years?

**This bill supports the free market approach to health care.** Full disclosure helps consumers make an informed choice. Right now, the information is extremely difficult, if not impossible, to obtain.

**This bill does NOT create new health care mandates.** Health insurers continue to choose which cancer screenings they cover, while adhering to state law. This bill only requires them to disclose what they cover prior to purchase.

**Consumers should know what they're getting before they buy.** Health insurance companies send consumers a policy with screening information after the contract is signed. Why shouldn't insurance companies tell consumers what will be covered before they buy?

**When it comes to screening coverage, consumers have the right to know what they're buying.**

The American Cancer Society and the Montana Cancer Control Coalition strongly urge the Montana Legislature to enact SB387 *this year* that will assure insurance plan disclosure of cancer screening coverage.